

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF:

INVENTOR(S): Gusler et al.

TITLE: ACCOUNT CHARGE APPROVAL SYSTEM

SERIAL NUMBER: 09/731,627

FILED: 12/07/00

GROUP ART UNIT: 2161

Assistant Commissioner for Patents
Washington, D.C. 20231

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Name: Robert V. Wilder

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INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to the duty to disclose information material to patentability, as found in 37 CFR 1.56, applicant hereby submits that applicant is not aware of any information which is material to the patentability of any claim in the above referenced patent application.

This Information Disclosure Statement is not intended to constitute an admission that any patent, publication or other information referred to herein is "prior art" for this invention unless specifically designated as such. In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56 (a) exists.

It is believed that this disclosure complies with the requirements of 37 CFR 1.56, 1.97 and 1.98, and the Manual of Patent Examining Procedures Article 609. If, however, the Examiner does not concur, it is respectfully requested that the undersigned be called so that any deficiencies can be remedied.

Respectfully submitted,

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Receipt by USPTO is acknowledged for an Information Disclosure Statement (IDS)
for:

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